

FIRST PLACE BANK

	CPP Disbursement Date 03/13/2009	Cert 34657	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$3,245	\$3,162	-2.6%		
Loans	\$2,695	\$2,681	-0.5%		
Construction & development	\$159	\$150	-5.8%		
Closed-end 1-4 family residential	\$1,185	\$1,222	3.1%		
Home equity	\$209	\$195	-6.6%		
Credit card	\$0	\$0			
Other consumer	\$23	\$16	-32.5%		
Commercial & Industrial	\$137	\$117	-14.3%		
Commercial real estate	\$863	\$866	0.2%		
Unused commitments	\$469	\$504	7.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$186	\$128	-30.9%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$53	\$64	21.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,953	\$2,895	-2.0%		
Deposits	\$2,491	\$2,369	-4.9%		
Total other borrowings	\$450	\$497	10.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$293	\$268	-8.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.7%	8.3%	--		
Tier 1 risk based capital ratio	11.9%	11.3%	--		
Total risk based capital ratio	13.1%	12.6%	--		
Return on equity ¹	1.4%	1.3%	--		
Return on assets ¹	0.1%	0.1%	--		
Net interest margin ¹	3.8%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	32.8%	51.9%	--		
Loss provision to net charge-offs (qtr)	99.5%	101.1%	--		
Net charge-offs to average loans and leases ¹	2.1%	2.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.6%	4.2%	2.7%	0.7%	--
Closed-end 1-4 family residential	5.7%	4.6%	0.4%	0.5%	--
Home equity	3.4%	2.9%	0.2%	1.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	4.0%	3.4%	1.2%	1.4%	--
Commercial & Industrial	9.0%	4.9%	0.9%	2.9%	--
Commercial real estate	3.4%	3.3%	0.4%	0.5%	--
Total loans	4.6%	4.0%	0.5%	0.7%	--